



The Football Association of Wales Ltd

Group personal accident insurance
Policy Schedule
2024/25 season

Valid from 1st June 2024



Group personal accident insurance for members participating in FAW Sanctioned Football

Cover will be provided upon completion of Comet Registration

Confirmation of Insurance

Following your Comet registration with the Football Association of Wales please find enclosed the evidence of Personal Accident insurance for the 2024/25 football season. This policy has been arranged by Marsh Sport and underwritten by Aviva Insurance Limited. With this letter, you will find all the documents you need for this insurance. Please keep this documentation safe as you will need them to hand should you need to claim.

Your Policy

It is important that you read the policy schedule and policy wording carefully to familiarise yourself with the terms, conditions and exclusions and to ensure the policy fully meets your requirements.

Making a Claim

Should you need to make a claim it must be submitted to Aviva.

A Claim Form can be found on our website www.marshsport.co.uk/faw.

Aviva Claims Service 0800 051 6583

Postal Address: GPA Claims Department, 4th Floor, The Observatory, Chapel Walks, Manchester, M2 1HL

Email Mailbox: gpaclaims@aviva.co.uk

The Aviva phone line operates 9am to 5pm, Monday to Friday.

Please have your policy number to hand when calling. For joint protection telephone calls may be recorded and/or monitored.

We recommend you keep a copy of all documentation for your own records.

Statement of Demands and Needs

This personal accident insurance product is designed to meet the demands and needs of qualifying FAW Comet registered individuals that wish to be protected against the consequences of accidents whilst playing in, training for or travelling to a club fixture resulting in accidental; injury, death or disability.

This statement does not constitute advice or a personal recommendation for our personal accident insurance products.

Our Service

It is our intention to provide you with the highest levels of service at all times, so please contact us on **0345 872 5060** if you have any concerns about your cover or if we can assist in any other way.



Affinity Solutions

Personal Accident Policy Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

The Policyholder	Football Association of Wales Ltd
Contact Address	Football Association Of Wales Ltd, Hensol, Pontyclun, Mid Glamorgan, CF72 8JY, United Kingdom
Business Description	Football Governing Body: Administration, Development and Governance of Grassroots Football

Policy Details

Policy Number	100797323GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1 st June 2024 to 31 st May 2025
Renewal Date	1 st June 2025

1. Adult Player Cover

Category	Insured Persons
A	Any players up to 75 years of age on 01.10.24

Category	Operative Time
A	Whilst an Insured Person is at any ground or premises worldwide where The Policyholder has agreed a Football fixture or official club social events or attending Football training or participating in FAW educational courses on behalf of their club, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities).

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£35,000
Loss of Sight in one or both eyes	£35,000
Loss of Hearing in one ear	£8,750
Loss of Hearing in both ears	£35,000
Loss of one or more Limbs	£35,000
Loss of Speech	£35,000
Loss of Internal Organ	£35,000
Permanent Total Disablement* (PTD)	Up to £60,000
Permanent Partial Disablement (PPD)	Up to £60,000
Temporary Total Disablement. If the relevant waiting period has been exceeded, then the benefit period will begin from the date of the accident inclusive of the waiting period	£30 per week
Waiting Period applicable to TTD	14 days
Benefit Period applicable to TTD	104 weeks

*The basis of cover for permanent total disablement is usual occupation if the Insured Person is in full -time employment at the time of sustaining Bodily Injury. If an Insured person is not in full-time employment at the time of sustaining bodily injury then the basis of cover for permanent total disablement will be any and every occupation.

Personal Accident Extensions	
Accidental bodily injury resulting in:	Category A
Executor Expenses (Executor Expenses Cover will start from the age of 6 years and cease at attainment of 50 years of age and is operative whilst playing and training only).	£10,000
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250
Childcare Benefit	Up to £250 per week for 104 weeks
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Concussion (Long Term)	Up to £10,000
Dental & Optical Expenses	Up to £250
Examination Re-sit	£2,500
Facial Disfigurement	Scar 1 to 5cm in length £250 Scar over 5cm and up to 10cm in length £500 Scar over 10cm in length £1,000 Maximum per Insured Person per Claim £1,000
Funeral Expenses	Up to £10,000
Home and Workplace Alteration	Up to £25,000
Hospitalisation	£50 per day up to £750
Commuting Expenses	Up to £5,000
Medical Certification Expenses	Up to £50
Medical Expenses - Including X-rays & scans	Up to £500
Outpatient Travel Expenses	Up to £100
Miscarriage	Up to £150

Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250
Rehabilitation Expenses	Up to £10,000
Ruptured Achilles Tendon, Cruciate Ligament	£250
Student not in gainful employment (TTD Extension) 14 day Deferment period, 2 month maximum benefit period	£25 per week
Student Tutorial Benefit (TTD Extension) 7 day waiting period, 6 month maximum benefit period	£35 per week
Tetraplegia/Quadriplegia	£100,000
Triplegia/Paraplegia/Hemiplegia	£50,000
Wellbeing Services including Counselling (over 18s only)*	24/7

*Please refer to the Aviva Wellbeing Services guide provided alongside this evidence of cover for full details of the services available and how to access them

Youth Player Cover

Category	Insured Persons
A	Any Youth Football Player who has registered on the FAW Comet system. Aged 15 or below on 01.10.2024

Category	Operative Time
A	Whilst an Insured Person is at any ground or premises worldwide where The Policyholder has agreed a Football fixture or official club social events or attending Football training or participating in FAW educational courses on behalf of their club, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities).

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£10,000
Loss of Sight in one or both eyes	£100,000
Loss of Hearing in one ear	£25,00
Loss of Hearing in both ears	£100,000
Loss of one or more Limbs	£100,000
Loss of Speech	£100,000
Loss of Internal Organ	£100,000
Permanent Total Disablement* (PTD)	Up to £100,000
Permanent Partial Disablement (PPD)	Up to £100,000
Temporary Total Disablement. If the relevant waiting period has been exceeded, then the benefit period will begin from the date of the accident inclusive of the waiting period	n/a
Waiting Period	n/a
Benefit Period	n/a

*The basis of cover for permanent total disablement is usual occupation if the Insured Person is in full-time employment at the time of sustaining Bodily Injury. If an Insured person is not in full-time employment at the time of sustaining bodily injury then the basis of cover for permanent total disablement will be any and every occupation

Personal Accident Extensions	
Accidental bodily injury resulting in:	Category A
Executor Expenses (Executor Expenses Cover will start from the age of 6 years and cease at attainment of 50 years of age and is operative whilst playing and training only).	£10,000
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Concussion (Long Term)	Up to £10,000
Dental & Optical Expenses	Up to £200
Facial Disfigurement	Scar 1 to 5cm in length £250 Scar over 5cm and up to 10cm in length £500 Scar over 10cm in length £1,000 Maximum per Insured Person per Claim £1,000
Funeral Expenses	Up to £10,000
Home and Workplace Alteration	Up to £25,000
Hospitalisation	£50 per day up to £750
Commuting Expenses	Up to £5,000
Medical Certification Expenses	Up to £50
Medical Expenses - Including X-rays & scans	Up to £250
Miscarriage	Not Insured
Outpatient Travel Expenses	Up to £100
Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250
Rehabilitation Expenses	Up to £5,000
Ruptured Achilles Tendon, Cruciate Ligament	£250
Tetraplegia/Quadriplegia	£100,000
Triplegia/Paraplegia/Hemiplegia	£50,000

Walking Football Cover

Category	Insured Persons
A	Any Players Up to 80 years of age on 01.10.2024
B	Any Players above 80 years of age on 01.10.2024

Category	Operative Time
A & B	Whilst an Insured Person is at any ground or premises worldwide where The Policyholder has agreed a Walking Football fixture or official club social events or attending Walking Football training, or participating in FAW educational courses on behalf of their club, including travelling directly to and from such activities

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£30,000	£15,000
Loss of Sight in one or both eyes	£35,000	£17,500
Loss of Hearing in one ear	£8,750	£4,375
Loss of Hearing in both ears	£35,000	£17,500
Loss of one or more Limbs	£35,000	£17,500
Loss of Speech	£35,000	£17,500
Loss of Internal Organ	£35,000	£17,500
Permanent Total Disablement* (PTD)	Up to £60,000	Up to £30,000
Permanent Partial Disablement (PPD)	Up to £60,000	Up to £30,000

Temporary Total Disablement. If the relevant waiting period has been exceeded, then the benefit period will begin from the date of the accident inclusive of the waiting period	£30 per week	n/a
Waiting Period applicable to TTD	14 days	n/a
Benefit Period applicable to TTD	104 weeks	n/a

*The basis of cover for permanent total disablement is usual occupation if the Insured Person is in full -time employment at the time of sustaining Bodily Injury. If an Insured person is not in full-time employment at the time of sustaining bodily injury then the basis of cover for permanent total disablement will be any and every occupation.

Personal Accident Extensions		
Accidental bodily injury resulting in:	Category A	Category B
Executor Expenses Executor Expenses Cover will start from the age of 6 years and cease at attainment of 50 years of age and is operative whilst playing and training only).	£10,000	Not Insured
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250
Childcare Benefit	Up to £250 per week for 104 weeks	n/a
Coma Benefit	£50 per day for each day up to a maximum of 730 days	£50 per day for each day up to a maximum of 730 days
Concussion (Long Term)	Up to £10,000	n/a
Dental & Optical Expenses	Up to £250	n/a
Examination Re-sit	£2,500	n/a
Facial Disfigurement	Scar 1 to 5cm in length £250 Scar over 5cm and up to 10cm in length £500 Scar over 10cm in length £1,000 Maximum per Insured Person per Claim £1,000	n/a

Funeral Expenses	Up to £10,000	Up to £10,000
Home and Workplace Alteration	Up to £25,000	Up to £5,000
Hospitalisation	£50 per day up to £750	£25 per day up to £750
Commuting Expenses	Up to £5,000	n/a
Medical Certification Expenses	Up to £50	Up to £50
Medical Expenses - Including X-rays & scans	Up to £500	Up to £250
Outpatient Travel Expenses	Up to £100	Up to £50
Miscarriage	Up to £150	n/a
Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250	n/a
Rehabilitation Expenses	Up to £10,000	Up to £5,000
Ruptured Achilles Tendon, Cruciate Ligament	£250	n/a
Student not in gainful employment (TTD Extension) 14 day Deferment period, 2 month maximum benefit period	£25 per week	n/a
Student Tutorial Benefit (TTD Extension) 7 day waiting period, 6 month maximum benefit period	£35 per week	n/a
Tetraplegia/Quadriplegia	£100,000	£17,500
Triplegia/Paraplegia/Hemiplegia	£50,000	£17,500
Wellbeing Services including Counselling (over 18s only)*	24/7	24/7

*Please refer to the Aviva Wellbeing Services guide provided alongside this evidence of cover for full details of the services available and how to access them

Referees, Officials and Staff Cover

Category	Insured Persons
A	Any Referees, Coaches, Managers, Trainers who have registered on the Comet system up to 55 years of age on 01.10.2024.
B	Any Referees, Coaches, Managers, Trainers who have registered on the Comet system Aged 55 years of age until attainment of 75 years of age on 01.10.2024.
C	Any Employees and Officials of the FAW, Area Associations, Leagues and Clubs who have registered on the Comet system up to 55 years of age on 01.10.2024
D	Any Employees and Officials of the FAW, Area Associations, Leagues and Clubs who have registered on the Comet system aged 55 years of age until attainment of 75 years of age on 01.10.2024.

Category	Operative Time
A & B	Whilst at any ground or premises in the UK whilst they are officiating in an agreed fixture, including travelling directly to and from such activities.
C & D	Whilst on approved Football business in the UK including commuting to and from such activities.

Personal Accident			
Accidental bodily injury resulting in:	Categories A	Category B & D	Category C
Death	£30,000	£15,000	£30,000
Loss of Sight in one or both eyes	£35,000	£17,500	£35,000
Loss of Hearing in one ear	£8,750	£4,375	£8,750
Loss of Hearing in both ears	£35,000	£17,500	£35,000
Loss of one or more Limbs	£35,000	£17,500	£35,000
Loss of Speech	£35,000	£17,500	£35,000
Loss of Internal Organ	£35,000	£17,500	£35,000
Permanent Total Disablement* (PTD)	Up to £60,000	Up to £30,000	Up to £60,000

Permanent Partial Disablement (PPD)	Up to £60,000	Up to £30,000	Up to £60,000
Temporary Total Disablement. If the relevant waiting period has been exceeded, then the benefit period will begin from the date of the accident inclusive of the waiting period	£30 per week	n/a	£30 per week
Waiting Period applicable to TTD	14 days	n/a	14 days
Benefit Period applicable to TTD	104 weeks	n/a	104 weeks

*The basis of cover for permanent total disablement is usual occupation if the Insured Person is in full-time employment at the time of sustaining Bodily Injury. If an Insured person is not in full-time employment at the time of sustaining bodily injury then the basis of cover for permanent total disablement will be any and every occupation.

Personal Accident Extensions			
Accidental bodily injury resulting in:	Categories A	Category B & F	Category E
Executor Expenses (Executor Expenses Cover will start from the age of 6 years and cease at attainment of 50 years of age and is operative whilst playing and training only).	£10,000	Not Insured	Not Insured
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £100 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £100 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £100	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250
Childcare Benefit	Up to £250 per week for 104 weeks	n/a	Up to £250 per week for 104 weeks
Coma Benefit	£50 per day for each day up to a maximum of 730 days	£50 per day for each day up to a maximum of 730 days	£50 per day for each day up to a maximum of 730 days
Concussion (Long Term)	Up to £10,000	n/a	Up to £10,000

Dental & Optical Expenses	Up to £250	n/a	Up to £250
Examination Re-sit	£2,500	n/a	£2,500
Facial Disfigurement	Scar 1 to 5cm in length £250 Scar over 5cm and up to 10cm in length £500 Scar over 10cm in length £1,000 Maximum per Insured Person per Claim £1,000	n/a	Scar 1 to 5cm in length £250 Scar over 5cm and up to 10cm in length £500 Scar over 10cm in length £1,000 Maximum per Insured Person per Claim £1,000
Funeral Expenses	Up to £10,000	Up to £10,000	Up to £10,000
Home and Workplace Alteration	Up to £25,000	Up to £5,000	Up to £25,000
Hospitalisation	£50 per day up to £750	£25 per day up to £750	£50 per day up to £750
Commuting Expenses	Up to £5,000	n/a	Up to £5,000
Medical Certification Expenses	Up to £50	Up to £50	Up to £50
Medical Expenses - Including X-rays & scans	Up to £500	Up to £250	Up to £500
Outpatient Travel Expenses	Up to £100	Up to £50	Up to £100
Miscarriage	Up to £150	n/a	Up to £150
Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250	n/a	£250
Rehabilitation Expenses	Up to £10,000	Up to £5,000	Up to £10,000
Ruptured Achilles Tendon, Cruciate Ligament	£250	n/a	£250
Student not in gainful employment (TTD Extension) 14 day Deferment period, 2 month maximum benefit period	£25 per week	n/a	£25 per week
Student Tutorial Benefit (TTD Extension) 7 day waiting period, 6 month maximum benefit period	£35 per week	n/a	£35 per week
Tetraplegia/Quadriplegia	£100,000	£17,500	£100,000

Triplegia/Paraplegia/Hemiplegia	£50,000	£17,500	£50,000
Wellbeing Services including Counselling (over 18s only)*	24/7	24/7	24/7

*Please refer to the Aviva Wellbeing Services guide provided alongside this evidence of cover for full details of the services available and how to access them

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£100,000
Temporary Total Disablement:	£35 per week
Temporary Partial Disablement:	Not Insured

Maximum Accumulation Limits	
Any One Aircraft:	£2,000,000
Any One Accident:	£2,000,000



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